

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Clifton Enoch, III and Crystal Enoch

Case No.: 16-20794

Judge: ABA

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: 9/6/18

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: REN

Initial Debtor: CE

Initial Co-Debtor: CE

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 362.00 per month to the Chapter 13 Trustee, starting on October 1, 2018 for approximately 33 of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3,200.00
DOMESTIC SUPPORT OBLIGATION		
RONALD E. NORMAN, ESQ.	ADMINISTRATIVE-SUPPL FEES	\$2,607.48
RONALD E. NORMAN, ESQ.	ADMINISTRATIVE-SUPPL FEES	\$800.00 (pending court approval)
Marilyn Brown-DSO	PRIORITY	Notice Only
Barbara Ivery- DSO	PRIORITY	Notice Only
KML Law Group, P.C.	ADMINISTRATIVE-ATTORNEY FEES	\$531.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Midland Mortgage/Midfirst	210 Laurel Pl. Clementon, NJ	\$36,458.46		\$0.00 to be paid due to approved and completed loan modification	\$
Midfirst Bank	210 Laurel Pl. Clementon, NJ	\$20,672.25 (per court order)			
Ebury Street Capital, LLC	210 Laurel Pl. Clementon, NJ	\$372.64		\$372.64	
CCMUA	210 Laurel Pl. Clementon, NJ	\$2,894.87	18%	\$4,451.20	
GTMUA		\$147.25	18%	\$224.00	

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Nissan Motor Acceptance	2005 Nissan Quest	\$3,284.00	\$20,701.00

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

Paying the following claims outside the Plan:

Chase Auto (2003 Ram Pickup), Richardson Imports (2010 Toyota Camry), Philadelphia, Co DRS

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

☒ NONE

property leases in this Plan.)

the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

☒ NONE

***A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.***

☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
							;sdifhsdhf sdifhd;ih

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Ronald E. Norman, Esquire

3) Secured Creditor

4) Unsecured creditors

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/3/17 .

Explain below **why** the plan is being modified:

Plan is being modified to remove mortgage arrears due to approved and completed loan modification.

Explain below **how** the plan is being modified:

Removed mortgage arrears from Curing Default and Maintaining Payments on Principle Residence section of plan and recalculated new monthly payment.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 9-6-18

/s/ Clifton Enoch, III  
Debtor

Date: 9-6-18

/s/ Crytal Enoch  
Joint Debtor

Date: 9-6-18

/s/ Ronald E. Norman  
Attorney for Debtor(s)

**Certificate of Notice Page 11 of 12**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Clifton Enoch, III  
 Crystal B. Enoch  
 Debtors

Case No. 16-20794-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Sep 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2018.

db/jdb Clifton Enoch, III, Crystal B. Enoch, 210 Laurel Pl, Clementon, NJ 08021-5810  
 516214952 +AR Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206  
 516214951 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461  
 516214955 Bureau of Account Mana, 3607 Rosemont Ave Ste 502, Camp Hill, PA 17011-6943  
 516214957 CCMUA, 1630 Ferry Ave, Camden, NJ 08104-1312  
 516214960 COMCAST, 4120 International Pkwy, Carrollton, TX 75007-1957  
 516214958 Chase Auto, PO Box 901003, Columbus, OH 43224  
 516214962 Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090  
 516235335 ECMC, PO BOX 16408, St Paul, MN 55116-0408  
 516214964 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 516214965 GTMUA, 1261 Chews Landing Clementon Rd, Blackwood, NJ 08012  
 516392368 +Gloucester Township Municipal Utilities Auth., Leonard J. Wood, Esquire,  
 1250 Chews Landing Road, Laurel Springs, NJ 08021-2816  
 516214966 Hsbc Bank Nevada, PO Box 27788, Tempe, AZ 85285-7788  
 516379773 JPMorgan Chase Bank, N.A., National Bankruptcy Dept, P O Box 901032,  
 Ft Worth TX 76101-2032  
 516214967 Kennedy Health, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 516214969 MED1 02 Rowan Som Osteopathic Scienc, 916 S 14th St, Harrisburg, PA 17104-3425  
 516214968 Marilyn Brown, 5238 Cedar Ave, Philadelphia, PA 19143-1525  
 516368101 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 516214970 Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, PO Box 26648,  
 Oklahoma City, OK 73126-0648  
 516214971 Midland Mtg/Midfirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051  
 516214974 Nissan Motor Acceptanc, PO Box 660360, Dallas, TX 75266-0360  
 516214975 #Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
 516214976 +Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623  
 516214979 ProCo, PO Box 2462, Aston, PA 19014-0462  
 516214980 Rancocas Anesthesiology, PO Box 4640, Rutherford, NJ 07070-0464  
 516214981 Richardson Imports, 4700 Route 42, Turnersville, NJ 08012-1707  
 516214982 +Rickart Collection Systems, Inc., 575 Milltown Rd, North Brunswick, NJ 08902-3336  
 516214983 SBI Federal Credit Union, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2207  
 516214984 Select Medical Corp, 3607 Rosemont Ave Ste 502, Camp Hill, PA 17011-6943  
 516214985 +South Jersey Gas, 1 S Jersey Plz, Hammonton, NJ 08037-9100  
 516241121 +US Dept. of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410-0002  
 516214987 World Financial Network Bank, 287 Independence Blvd, Virginia Beach, VA 23462-2962

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 20 2018 23:14:22 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 20 2018 23:14:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516214953 E-mail/Text: bankruptcy@pepcoholdings.com Sep 20 2018 23:13:59 Atlantic City Electric,  
 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600  
 516214956 E-mail/Text: bankruptcy@cavps.com Sep 20 2018 23:14:37 Cavalry Portfolio Serv,  
 PO Box 27288, Tempe, AZ 85285-7288  
 516249108 +E-mail/Text: bankruptcy@cavps.com Sep 20 2018 23:14:37 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 516214959 +E-mail/Text: bk.notifications@jpmchase.com Sep 20 2018 23:14:13 Chase Auto Finance,  
 201 N Central Ave, Phoenix, AZ 85004-1071  
 516214961 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Sep 20 2018 23:14:46 Comcast,  
 1701 John F Kennedy Blvd, Philadelphia, PA 19103-2899  
 516214963 E-mail/Text: servicing@eburycap.com Sep 20 2018 23:13:34 Ebury Street Capital, LLC,  
 41 Purdy Ave Unit 281, Rye, NY 10580-7522  
 516214972 E-mail/PDF: pa\_dc\_claims@navient.com Sep 20 2018 23:17:43 Navient, PO Box 9655,  
 Wilkes Barre, PA 18773-9655  
 516214973 E-mail/PDF: pa\_dc\_claims@navient.com Sep 20 2018 23:18:13 Navient, Attn: Claims Dept,  
 PO Box 9500, Wilkes Barre, PA 18773-9500  
 516292561 E-mail/PDF: pa\_dc\_claims@navient.com Sep 20 2018 23:17:44 Navient Solutions, Inc.,  
 P.O. Box 9640, Wilkes-Barre, PA 18773-9640  
 516214978 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfolio recovery.com Sep 20 2018 23:40:25  
 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914  
 516214986 +E-mail/Text: bankruptcy@sw-credit.com Sep 20 2018 23:14:22 Southwest Credit Syste,  
 4120 International Pkwy, Carrollton, TX 75007-1958

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Sep 20, 2018

516214954 ##Barbara Ivery, 6935 Rodney St, Philadelphia, PA 19138-1920  
516214977 ##Portfolio Recovery Ass, 287 Independence Blvd, Virginia Beach, VA 23462-2962

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 22, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Ronald E. Norman on behalf of Joint Debtor Crystal B. Enoch ronaldenorman@comcast.net,  
dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com  
Ronald E. Norman on behalf of Debtor Clifton Enoch, III ronaldenorman@comcast.net,  
dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com

TOTAL: 5